

# Checklist for Home-Based Businesses

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College of Tropical Agriculture & Human Resources  
University of Hawaii at Manoa



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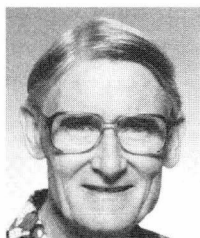




Since 1862, land-grant universities throughout the nation have been involved in helping small businesses be more successful. The College of Tropical Agriculture and Human Resources (CTAHR), University of Hawai'i at Mānoa provides resources to communities across the state. State specialists and county extension agents cooperate with the United States Department of Agriculture Cooperative Extension Service in supporting small businesses in a number of ways.

CTAHR continually does research that we disseminate to help small businesses including landscape service firms, clothing and textile manufacturers, artists and crafts people, food processors, and nurseries, to name a few. Many businesses of these types are home-based or may have started at home.

We are pleased to be working with the Department of Business, Economic Development & Tourism to provide small businesses in Hawai'i with specialized information. CTAHR will pursue partnerships with agencies, organizations, and industries to make Hawai'i a better place in the future. We look forward to joining forces as your home-based business grows.



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## Getting started

Like many people today, you may have considered using your home as your place of business. Running a business out of your home affects your home life, as well as the type of business you start.

You may have a hobby or interest that you think has great potential for making money. But, before you commit yourself, you should decide if running a business is for you. At the same time, you should be sure that the kind of business you start will succeed in your community.

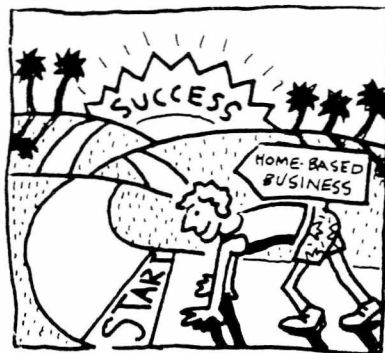
There are no easy answers or quick solutions. Use this workbook to help you focus on important things to consider before you take off running:

- **Should I base a business in my home?**
- **Can I run my own business?**
- **What kind of business should I start?**

After considering these questions, you may decide a home-based business is for you.

Then you are ready to answer:

### What's Next?



## Should I base a business in my home?



There are differences between running a business out of your home versus other locations. You need to weigh all the pluses and minuses. Some of these are listed here and you may add others according to your situation. If you haven't decided what type of business you want to start, you should consider this section again after doing so.

### **Pluses (+)**

Lifestyle flexibility  
 Lower business expenses  
 No commuting  
 Lower personal work-related expenses (parking, gas, lunches)  
 Solitude to get work done  
 No need to get "ready for work"  
 No office "politics"  
 Getting paid for what you do  
 Attributing success to yourself

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### **Minuses (-)**

Isolation and feeling unprofessional  
 Fewer networking opportunities  
 Taking the blame for failures  
 Space and location limitations  
 Zoning restrictions  
 Security concerns  
 The need for liability, theft, and similar insurance coverage  
 The need to pay for your benefits (health, retirement, etc.)  
 No paid sick leave or vacation  
 Frequent business interruptions  
 The need for self-management  
 Family sacrifices required  
 The need to provide your own equipment and supplies  
 Possible fluctuations in income

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### ***Pluses***

The biggest pluses from a home-based business usually are the time and money you save. You don't need to rent expensive office space. Many business-related expenses like utilities and homeowners insurance, along with rent or depreciation are tax deductible. At the same time, you'll have a sense of independence and self-reliance.

Remember that the part of your home used for business must be used "exclusively and regularly for activities related to a trade or business, and be either the principal place of business or ...located in a separate free-standing structure." Be sure to get the IRS Publication #587, *BUSINESS USE OF YOUR HOME*, to help you calculate your deduction correctly.

### ***Minuses***

As you consider each minus of your home-based business, try to see if you can reduce the size of the problem. While all your minuses may never go away, as long as your pluses are bigger than your minuses, a home-based business has potential.

The problems of a home-based business fall into five major categories. These problems need to be addressed by you:

- Is my home-based business allowable?
- Will my business be successful if it is home-based?
- Is my home-based business insurable?
- How will the business affect me?
- How will the business affect the rest of my household?

## **Is my home-based business allowable?**

Businesses can be affected by a variety of federal, state, and county regulations. (The type of business you run will determine which regulations are of concern to you.) You may need to consider zoning laws, building codes, health and safety regulations, consumer law, and trade regulations.

Home-based businesses are affected by county zoning laws because these laws specify which businesses can be operated in residential or mixed use neighborhoods. Auto repair and auto painting are usually not allowed, but often no other specific businesses are mentioned. To check the zoning regulations for your area, call your county land use or planning office with your tax map key code. Remember, **if** your neighbors complain about parking shortages, dust, or noise caused by your business, county officials may take action to force you to move your business.

**For Zoning Information Contact:**

**City and County of Honolulu  
Department of Land Utilization**  
650 South King Street, 8th Floor  
Honolulu, HI 96813-3017  
523-4131

**County of Kaua'i  
Planning Department**  
4280 Rice Street  
Lihue, HI 86766-1397  
245-3919

**County of Hawai'i  
Planning Department**  
25 Aupuni Street, Room 109  
Hilo, HI 96720-4252  
961-8288

**County of Maui  
Planning Department**  
250 South High Street  
Wailuku, HI 96793-2155  
243-7735

There are a few more people you might need to contact. Your neighborhood, condominium, and/or community association may also have some restrictions.

If you are living on a military base, you need to submit an AA Form through the chain of command. The AA Form must be approved by both the Area Housing Office and the Installation Commander. Decisions are made on a case-by-case basis.

To get more information about the current business regulations in Hawai'i that may affect your business, call the State Business Action Center at 586-2545 or neighbor islands 1-800-468-4644.

**Will my business be successful  
if it is home-based?**

You need to take a good look at your home to see if your business can physically fit into it. At the same time, you should determine if you can carry out all your business' production and marketing activities from your home. Your clients may be coming to your home and they need to find your place of business acceptable.

For example, if you produced decorative T-shirts, you need to be sure that all your supplies can be delivered or that you can pick them up. Then, you need to be able to store everything in your apartment, house, or garage. You also need space to work. Finally, you need to get the final product to market.

## Location Rating

Use this list to compare locating your business at home with another site by rating all factors for each on a 1 to 10 scale.

Ten (10) is the highest rating and one (1) is the lowest.

If the total of one column is much greater than the total for the other, then the location with the larger total is clearly the best.

If the totals are about the same, then identify the top five factors. Add the ratings for only the top five factors to determine the better location.

### Factors to Consider

### Business Location

Home

Other

- Physical**

Possibility for future expansion

\_\_\_\_\_

\_\_\_\_\_

Physical suitability of space

\_\_\_\_\_

\_\_\_\_\_

Availability of parking

\_\_\_\_\_

\_\_\_\_\_

Transportation availability and rates

\_\_\_\_\_

\_\_\_\_\_

Adequacy of utilities

\_\_\_\_\_

\_\_\_\_\_

Quality of police and fire services

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

- Production**

Availability of employees

\_\_\_\_\_

\_\_\_\_\_

Availability of merchandise or raw materials

\_\_\_\_\_

\_\_\_\_\_

Cost of operation

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

- Marketing**

Customer convenience and traffic

\_\_\_\_\_

\_\_\_\_\_

Nearby competition

\_\_\_\_\_

\_\_\_\_\_

Appropriate business image

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

TOTAL \_\_\_\_\_

## Is my home-based business insurable?



Changes may be required in your insurance policy if you start a home-based business. Call your agent to find out if you will need any additional protection. You will want to ask about:

- business use of vehicle
- product or workmanship liability
- home-site liability
- fire, theft, and casualty coverage
- life and health insurance
- business interruption coverage
- fidelity bonding
- errors and omissions insurance

Also, be aware that if you have employees, the State of Hawai'i requires you to have the following types of insurance:

- unemployment insurance
- worker's compensation insurance
- temporary disability insurance
- prepaid health care insurance

## How will the business affect me?

A home-based business will affect your finances, your time schedule, and your personal life. The workload of some businesses is affected by the season. For example, if your home-based business is an income tax service, you will be very busy from January through April and much of your income will be earned during this time. You will have little time for family and friends. You also need to be sure that you can manage your money well enough to pay your bills for the rest of the year or you can market other services during the second half of the year to keep money coming in.

## Finances

Decide how much money you expect the business to earn and how much you expect to invest in it each year for the next five years. For example, if you want to make a living as a fine artist and intend to quit your current job, you should think about how you will support yourself until you have adequate cash flow. You will need to invest in materials before you can even show your work. Cash flow problems such as this are common because of the time which passes between when your bills are due and when the customer pays you.

To be sure you have enough money to keep yourself and the business going, complete the *Cash Flow Budget Worksheet* and the *Start-up Budget Planner*. Remember that your savings should cover at least six months of your personal living expenses and all the start-up costs of the business.

### Time Schedule

Working at home, you may find yourself either not working enough or working all the time. These two problems often occur as you bring your work into your home. Use the *Weekly Time Sheet* to determine how you can work at least 40 hours a week on the business and still have time for yourself, your family, and friends.

You should keep in mind that some businesses will require you to work 60 to 80 hours a week at certain times of the year. A lot of your time will be spent managing your business rather than working on products or services. Craft businesses in Hawai'i make most of their sales from September through December. Weekends may be totally devoted to marketing at craft fairs or other special events. Your inventory must be large enough to meet the Christmas demand.



### Personal Life Issues

Besides the time and money considerations, there are many personal issues that may affect you. You must become a "self-manager" if you want to succeed with your home-based business. Self-managers do not procrastinate because they have no fear of failure and like what they are doing. You must assess your own performance and provide your own rewards.

Many people feel lost if they don't go to the office everyday. If you think this will be a problem for you, be prepared to cope with these feelings. Look for opportunities for social interaction if you miss having people around and try meet other business people with similar interests.

You can network/share ideas with other owners of home-based businesses. You also have to make it clear to your friends that they must respect your working hours. Those who don't understand may call frequently to chat when you're trying to work, or ask you to run errands for them because they're working and you're at home.



## Start-Up Budget Planner

### INITIAL CASH NEEDS

Remodeling	\$ ____
Furniture/Furniture installation	\$ ____
Equipment/Equipment installation	\$ ____
Starting inventory	\$ ____
Licenses and permits	\$ ____
Stationery and supplies	\$ ____
Advertising/Promotion for opening	\$ ____
Legal and professional services	\$ ____
Insurance	\$ ____
Dues/organization fees	\$ ____
Minimum checking account balance	\$ ____
Other	\$ ____
<hr/>	
<b>TOTAL INITIAL COSTS</b>	<b>\$ ____</b>

## Cash Flow Budget Worksheet

<b>CASH IN</b>	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>	<b>JUL</b>	<b>AUG</b>	<b>SEPT</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>	<b>12-MO. TOTAL</b>
Husband (Net)													
Wife (Net)													
Interest/Dividends													
Social Security													
Annuities/Pensions													
<b>TOTAL</b>													

<b>CASH OUT</b>	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>	<b>JUL</b>	<b>AUG</b>	<b>SEPT</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>	<b>12-MO. TOTAL</b>
Housing													
Food													
Transportation													
Utilities													
Clothing/Personal													
Medical													
Education													
Rec./Entertainment													
Donations/Gifts													
<b>TOTAL</b>													

## Weekly Time Sheet

Use an "X" to indicate the hours you will be working on your business during an average week. Then, check to see what this will mean for your "normal" schedule.

	SUN	MON	TUE	WED	THU	FRI	SAT	
MIDNIGHT								
1:00								
2:00								
3:00								
4:00								
5:00								
6:00								
7:00								
8:00								
9:00								
10:00								
11:00								
NOON								
1:00								
2:00								
3:00								
4:00								
5:00								
6:00								
7:00								
8:00								
9:00								
10:00								
11:00								
TOTALS								
	DAILY							WEEK

## How will the business affect the rest of my household?

A home-based business will affect every household member because money, time, and part of the home will be devoted to making the business succeed. To minimize problems, everyone must work together. Household members need to understand that when you are working, they shouldn't interrupt you. Even if you live alone, other people in your life will be affected by your home-based business.

The goals of each household member must to be discussed. To do this, each person should write down their five most important goals on the *Personal Goals Planner*. Goals are written as specific activities that can be expected to take place over time. For example, "I want to save \$4,000 in two years for a down payment on a compact car", gives a definite time in which a down payment can realistically be saved.

After everyone is finished, each person should prioritize their goals. All the lists, including your list of business goals, should be shared. Then, identify how much time, money, space, and other resources are needed and how much are available. Some additional work might be required in order to collect all this information. Based on this research, you may want to change some of your goals.

Each person should explain why their goals are important and how they will be reached. When everyone is finished, each person should vote for the three goals they are willing to work towards. By counting the votes for each goal, you can make a prioritized list of the household's goals. Record them on the *Household Goals Planner*. Together, the group can divide up the available resources among the goals.



# Personal Goals Planner

DESCRIPTION OF GOAL	WHEN GOAL WILL BE REACHED (IN YEARS)									
	1	2	3	4	5	10	15	20	25	30
EXAMPLE: Save \$4,000 down payment for a car		X								

## Household Goals Planner

YEAR ONE GOALS	COSTS
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

YEAR FIVE GOALS	COSTS
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

YEAR TEN GOALS	COSTS
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>

## Can I run my own business?

Take some time to think about yourself and what you want out of life. Only you can decide if running a business will be fulfilling to you. Some people feel running a business is too stressful, but others are satisfied only if they are their own boss.

You may want to start a business because you do something well. But to be successful, you will also need business management skills. If you concentrate on only one area of your business, you are running the risk of failure. You might also want to consider taking a partner who has strengths that complement your strengths.

## Do I have an entrepreneurial personality?

Entrepreneurs have certain personality traits in common. Read the following list of traits required by a successful entrepreneur. Write a "Y" for all those characteristics that describes you, an "N" for those that don't, and an "S" for those that fit you sometimes.

Count the number of "Y"s and "N"s. Three or four "N" ratings may mean you'll have problems succeeding. Not every business owner starts with high ratings for each of these traits. You can get extra training and support to help you improve.

\_\_\_\_\_ **Visionary**

*Able to see all the goals you must reach in order to be successful*

\_\_\_\_\_ **Patient**

*Ready to sacrifice money, time and other rewards now in order to build a business in the long run*

\_\_\_\_\_ **Driven**

*Highly motivated with a large amount of energy*

\_\_\_\_\_ **Independent**

*Able to initiate and carry out a variety of different tasks*

\_\_\_\_\_ **Daring**

*Prepared to take risks and are able to deal with the failure that may result*

\_\_\_\_\_ **Persistent**

*Able to keep trying no matter how many people turn you down*

\_\_\_\_\_ **Salesmanship**

*Able to sell yourself and your product*

\_\_\_\_\_ **Self-disciplined**

*Able to keep yourself going and pat yourself on the back when you need it*

## **What skills do I need?**

Your technical and business skills are the two most important resources of your business. In order to be competitive, you need to be sure that your technical skills are up-to-date. For example, if you have a lawn maintenance business, you need to know all about new chemicals as they become available and which ones can no longer be used. Regardless of your profession, there are always new and improved products and services. To keep informed, you should regularly attend events such as seminars and trade shows; join professional organizations and trade associations; and read trade journals and newsletters.

At the same time, you can't neglect your business skills. A large company employs experts in marketing, finance, production, management, and personnel. A home-based business owner has to make sure all of these areas run smoothly. You may do some things yourself, your family may help you, or you may want to hire others to do it for you. Determine how you will manage all the parts of your business by completing the *Management Skills Planner*.

Look at each skill and decide if you or a family member will be responsible for this area. Then, rate yourself or your family member's ability. If you feel there are problem areas, you may want to deal with them by getting training or hiring others.

Classes, seminars, and workshops are offered by a variety of agencies and organizations such as the University of Hawai'i System, U.S. Small Business Administration, your local Chamber of Commerce, Honolulu Minority Business Development Center, and Alu Like. For more information on the training opportunities available in your area, keep an eye on your local newspaper or call the Business Action Center at 586-2545 or 1-800-468-4644 for neighbor islands.



## Management Skills Planner

AREA	SKILL	THE SITUATION			PLAN OF ACTION		
		Never A Problem	Sometimes A Problem	Often A Problem	I Will Do	I Will Learn To Do	Someone Else To Do
Finance	Recordkeeping						
	Analyzing						
	Planning						
	Long-Term Decision Making						
Marketing	Analyzing Customers & Competition						
	Developing Sales Strategies						
	Forecasting Sales						
Production	Staying Innovative						
	Estimating Cost of Production						
	Using Resources Efficiently						
Personnel	Hiring						
	Directing						
	Motivating						
	Evaluating						
Strategic Management	Long-Range Planning						
	Controlling						
	Coordinating						
	Communicating						
	Negotiating						

CHECKLIST FOR HOME-BASED BUSINESSES

## In Hawai'i...

- A survey of 74 home-based workers was recently discussed in the publication *Home-based Employment in Hawai'i: Who, What and Where?*. These home-based workers most often worked in businesses involving arts and crafts (25.4 percent) and marketing and sales (25.4 percent).
- Eighty-five percent of these workers owned their business rather than working for someone else. These home-based business owners earned between \$4,295 and \$90,000 a year from their businesses after their expenses were paid. Their average net business income was \$19,090.
- There was a large difference in the hours worked per year for these home-based business owners. About 58 percent of those surveyed worked about 40 hours per week, 48 weeks per year or less. The rest worked more, with some owners working 16 hours a day, everyday, all year long.

## **What next?**

If you have gotten this far and still want to start a home-based business, you should put together a business plan. A business plan contains the following information:

### **Cover Sheet**

- List the business name, address, phone, owner(s) name(s), date.

### **Table of Contents**

- Provide a specific and complete list.

### **Executive Summary**

- Sell your plan in two to three pages.

### **Business Description**

- Give a brief history of your business.
- Explain your vision of how your business will make profits by meeting the needs of your customers for the next 5 to 20 years.
- Describe your company's legal structure, location, and facilities.

### **Production**

- Describe your product(s)/service(s).
- Calculate your variable costs, overhead costs, and minimum selling price.

### **Marketing**

- Describe your customers and explain why they buy your product.
- Determine how your product(s)/service(s) compares to that of your competition.
- Describe how your price(s), your product(s)/service(s), the places where you plan to sell your product(s)/service(s), and the promotion(s) you plan to use will all work together to get people to buy from you.
- Estimate your desired and minimum weekly or monthly sales.

### **Finance**

- Create a cash flow budget for the next three years.
- Use this cash flow budget to estimate a balance sheet and income statement for each year.
- Describe what the financial statements say about the ability of your business to be profitable.

### **Management and Personnel**

- Describe how your business is organized.
- Show how you and your staff will make your business succeed.

## **Appendix**

- Include the past three years' financial statements (or your personal income taxes).
- Include your resume and those of other key people.
- Include your general excise tax license, business registration, federal tax identification number, and all professional and vocational licenses.
- Include all copyrights, patents, and permits.

There are many places you can go to get help with writing your business plan. To find out more about starting a business and places you can go to for help, call the Business Action Center on Oahu at 586-2545 or 1-800-468-4644 for neighbor islands.

## **Additional resources you can use**

There are lots of places throughout the State that you can go to get help with your home-based businesses. You may need help to keep your business and technical skills up-to-date; to put together your business plan; to expand your markets in Hawai'i, on the Mainland, or in various international markets; to find additional capital; or to just to keep informed of the latest trends. This resource list gives you some ideas about who to contact as your business grows. Look in your phone book to find a current phone number for each business assistance provider. Or, contact the Business Action Center:

1130 North Nimitz Highway, Suite A-254  
Honolulu, Hawai'i 96817  
Phone: (808) 586-2545  
Neighbor Island Toll Free: 1-800-468-4644  
FAX: (808) 586-2545

## Sources of Business Assistance

State of Hawaii Department of Business Economic Development & Tourism		
Business Action Center	586-2545	Oahu
Business Action Center Hilo	933-4600	Hilo
Business Information Service	586-2600	Oahu
International Business Center of Hawaii	587-2797	Oahu
Government Marketing Assistance	586-2598	Oahu
Neighbor Islands Toll Free to Oahu	(800) 468-4644	
U.S. Small Business Administration	541-2990	Oahu
Service Corps of Retired Executives (SCORE/ACE)	541-2977	Oahu
	871-1249	Maui
Women in Business Committee	541-2973	Oahu
U.S. Department of Commerce International Trade Administration	541-1782	Oahu
University of Hawaii at Hilo Small Business Development Center Network	933-3515	Hilo
	246-1748	Kauai
	875-2402	Maui
	837-8180	Oahu
Small Business Institute Program:		
University of Hawaii at Manoa	956-7610	Oahu
University of Hawaii at Hilo	933-3432	Hilo
Maui Community College	244-9181	Maui
Hawaii Pacific University	544-0236	Oahu
University of Guam	(671) 734-4110	Guam
Chamber of Commerce of Hawaii	545-4300	Oahu
Hawaii Island Chamber of Commerce	935-7178	Hilo
Kauai Chamber of Commerce	245-7363	Kauai
Kona-Kohala Chamber of Commerce	329-1758	Kona
Maui Chamber of Commerce	871-7711	Maui
University of Hawaii College of Tropical Agriculture and Human Resources	956-6755	Oahu
University of Hawaii Office of Technology, Transfer & Economic Development	539-3816	Oahu
Honolulu Community College	845-9296	Oahu
Kapiolani Community College	734-9211	Oahu
Leeward Community College	455-0477	Oahu
University of Hawaii Pacific Business Center	956-6286	Oahu
UH Manoa-Small Business Management Program	956-5390	Oahu
UH Manoa-College of Continuing Education and Community Service	956-8244	Oahu
Honolulu Minority Business Development Center operated by Grant Thornton		
	531-6232	Oahu
Office of Hawaiian Affairs	586-3777	Oahu
Alu Like - Native Hawaiian Business Development Center	524-1225	Oahu
	961-2625	Hilo
	242-9774	Maui
	553-5393	Molokai
The Immigrant Center	845-3918	Oahu

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